

Exhibit 44



Performance Guide & Appraisal

Associate Name Michael N. Reed		Associate Number 124075	Grade 65
Region 2	Department SIU	Division SIU	Section Code Y133
Date Employed 11/14/2005	Date Assigned Present Job 11/14/2005	Job Title OUTSIDE SR. SECURITY INVESTIGATOR	Job Code 65108 Field Auto UCW
Rating Period 01/01/2017 thru 12/31/2017		Supervisor/Rater Name Chet Janik	

Rating Scale

Rating	Associate Scale (fully trained)	Trainee Scale
1 – Unsatisfactory	Consistently fails to meet most standards or goals of the job. A Performance Improvement Plan is required.	Fails to make satisfactory progress to learn job. Does not achieve goals.
2 – Fair	Meets most, but not all, standards or goals of the job. Level of performance is less than expected in some areas.	Makes adequate progress to learn job, but improvements are necessary. Usually achieves goals, but performance is less than expected.
3 – Good	Consistently meets standards or goals of the job. Makes full use of ability and experience to produce the desired results.	Learns job at a consistent and expected rate. Achieves goals.
4 – Very Good	Consistently meets and often exceeds standards or goals of the job. Actively contributes to the achievement of the overall unit, department, and company goals.	Learns job faster than expected. Consistently meets and often exceeds goals.
5 – Outstanding	Consistently exceeds all standards or goals of the job. Seeks new and better ways to accomplish tasks. Is very capable and versatile in adjusting priorities to unit, department, and company needs.	Quickly masters job. Exceeds all goals.

Decimal Conversion for Performance Ratings: When using decimal ratings, performance ratings should be converted to one decimal place. Round up a decimal in the first position when the second position is 5 or greater (e.g., 3.42 = 3.4 vs. 3.45 = 3.5). The chart below shows the conversion only for ratings in the upper limits of each rating.

Rating	Rating Conversion
1.90 – 1.94	1.9
1.95 – 1.99	2.0
2.90 – 2.94	2.9
2.95 – 2.99	3.0
3.90 – 3.94	3.9
3.95 – 3.99	4.0
4.90 – 4.94	4.9
4.95 – 4.99	5.0*

*The highest rating is 5.0.

SECTION I – GOAL SETTING

Complete this section at the beginning of the rating period. Write clear, concise goals that reflect what will be done and what results will be achieved.

A. PERFORMANCE GOALS	MEASUREMENT OF ACHIEVEMENT	TARGET DATES
<p>Average Case Life (Non EUO Cases) Date of Assignment to Date of Approved Closure</p>	<p>WEIGHT 20%</p> <p>Rating Goal</p> <p>1 Above 19.0 Above 19.0</p> <p>2 16.0 – 19.0 16.0- 19.0</p> <p>3 12.0- 15.99</p> <p>4 7.0- 11.99</p> <p>5 Below 7.0</p>	
<p>File Quality Must meet case report quality guidelines. Measured as percent of files satisfactory. Includes regional and CHO audit results</p>	<p>WEIGHT 40%</p> <p>Rating Goal</p> <p>1 less than 86.9% less than 86.9%</p> <p>2 86.9% - 89.9% 86.9% - 89.9%</p> <p>3 90% - 93.0% 90% - 93.0%</p> <p>4 93.1% - 96.1% 93.1% - 96.1%</p> <p>5 Above 96.1%</p>	
<p>Productivity Average monthly adjusted productivity ratio</p>	<p>WEIGHT 40%</p> <p>Rating Goal</p> <p>1 Below 18 Below 18</p> <p>2 18 – 19.99</p> <p>3 20.0 - 23.0</p> <p>4 23.1 - 25.00</p> <p>5 Above 25.0</p>	
B. PERSONAL DEVELOPMENT GOALS	MEASUREMENT OF ACHIEVEMENT	TARGET DATES

C. SKILL AREAS FOR DEVELOPMENT – Identify those factors where further development will significantly support the associate’s achievement of the above goals.

To be signed when goals are set.

Associate's Signature

Date

Rater's Signature

Date

SECTION II – SELF-APPRAISAL

Associate: Complete at the end of the rating period.

PERFORMANCE ACCOMPLISHMENTS

During 2017 I conducted 232 case investigations which included 95 + F/F interviews, and 34 EUOS. (10) Cases were withdrawn by the insured's and a number of EUO'S conducted resulted in denial or partial denial of the claim; several other cases were denied as a result of my investigation. Several cases were referred to NICB as well as New York State Department of Financial Services (NYSDFS) for further investigation.

I ended 2017 w/ an overall report card grade of 4.80

PERSONAL DEVELOPMENT ACCOMPLISHMENTS

I attended EDR training in Region 6 and am currently assisting UCW Investigators w/ any EDR case downloads

I conducted investigations in the Rochester, New York area assisting the assigned investigator while he was on military leave as well as when the case load became heavy.

I met w/ investigators from NYSDFS and NICB on a regular basis to discuss ongoing investigations and trends.

I kept and open line to all A.D. investigators in the Western New York area discussing possible and actual referrals

SKILL DEVELOPMENT ACCOMPLISHMENTS

I continued a strong relationship with Local, State and Federal Law Enforcement officers and officials lending my assistance and insight into insurance fraud and insurance fraud investigations. I made every attempt to "teach" the investigators that I came in contact with about fraud and how we can work together to make each other's investigations result in fraud savings and hopefully arrests.

I continued as the Region 2 Motorcycle SME.

I attended annual NYACT / NUSSIU Training conference in Verona, New York.

I attended quarterly Niagara / Erie County Auto Theft Task Force and Insurance Fraud Prevention Program

I spoke with local NICB agent Fran Hannigan in regards to referrals and any fraud issues and trends that may be developing in the Western New York area.

I attended team meetings and training.

I completed required all GEICO required in-service training.

I attended and assisted in local A.D. Training classes and meetings.

<div style="display: flex; justify-content: space-between; border-top: 1px solid black; border-bottom: 1px solid black; padding: 5px 0;"> Associate's Signature _____ Date _____ </div>
ASSOCIATE COMMENTS (to be completed after the Rater Appraisal)
<div style="display: flex; justify-content: space-between; border-top: 1px solid black; border-bottom: 1px solid black; padding: 5px 0;"> Associate's Signature _____ Date _____ </div>

SECTION III – RATER APPRAISAL

Rater: Complete at the end of the rating period. If a goal has changed, indicate what was done instead.

PERFORMANCE ACCOMPLISHMENTS

Mike Reed continues to conduct thorough claim investigations in the Buffalo, New York area. He represents GEICO Insurance in a professional and courteous manner. His reports are concise, well written and comply with all investigative Instructions. Mike works well with all the other GEICO SIU Field Investigators attending all Team and NYSSIU meetings. The following metrics outlines Mike's performance over the 2017 calendar year.

1. Productivity – 20.4
2. File Quality- 100%
3. Average case life – 7.3 days
4. Score Card rating – 4.8

Mike Reed's reputation and work ethic has propelled him into becoming one of the main GEICO SIU contact for his area. Mike continues to maintain a good working relationship with the area AD Adjusters and communicates very well with all the Claims Examiners involved with his investigations. He also continues a working relationship with the area NICB Agent, Law Enforcement and State Fraud Bureau Investigators.

Mike assisted in handing cases in the Rochester area. He also volunteered to attend a 3 day out of state training module on EDR and has utilized this tool to combat park and unocciped claim investigations and coach the other Field Investigators on the team on the capabililities of this tool.

Mike has obtained 11 claim withdrawal, conducted 40 EUO's and his Impact ratio is 33.7%.

PERSONAL DEVELOPMENT ACCOMPLISHMENTS

Mike Reed has attended NYSSIU meeting. Utilizing his positive working relationship with the area Auto Damage Adjuster and LEO in the Buffalo area.

SKILL DEVELOPMENT ACCOMPLISHMENTS

Mike Reed stays current with industry trends and is an active member with the NYSSIU organizations. He has completed all mandatory GEICO directed training required of him in 2017.

RATER COMMENTS

Mike Reed is a highly motivated and experienced Investigator. He exceeds his goal and standards that have been previously determined by SIU. His reports are concise, well written and submitted in a timely manner. He excels at time management. Mike is the asset that GEICO SIU can rely on to perform above and beyond, while maintaining the highest level of integrity. Listed below are the results as they relate to the 2017 Performance Goals.

Average Case Life - 5

File Quality - 5

Productivity - 4

Mike's investigations have contributed to a Fraud Payment Avoidance of \$370,430.

Mike is also required to handle Rochester, NY when the volume for that area is high. In 2017 he was assigned 18 cases or 8% of his productivity number at the end of each month. This has resulted in a 17.6% Impact.

With 3 Field Investigator in the Buffalo area, is a challenge in the area of productivity per month. Level 2 BI Social Media investigations fill in and Mike has been assigned vel 2 BI Social Media investigations fill in and Mike has been assigned 44 cases which is 20% of his productivity number for the year. This accounts for the reduction in Impact.

Mike's score card rating is 4.8, and is rated a 4 (very good) for 2017.

SUMMARY PERFORMANCE RATING:

PREVIOUS RATING:

4

x Fully Trained Trainee (% Trained)

To be signed when performance review is complete.

Rater's Signature

Date

Reviewer's Signature

Date